

In re:  
Cynthia E. Culbreath  
Debtor

Case No. 22-11416-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 15, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2023:

Recip ID	Recipient Name and Address
db	+ Cynthia E. Culbreath, 109 Edgley Avenue, Glenside, PA 19038-4701

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tru andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
GEORGETTE MILLER	on behalf of Debtor Cynthia E. Culbreath bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com

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KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

LORRAINE GAZZARA DOYLE

on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tr  
ldoyle@logs.com, cistewart@logs.com

MATTHEW K. FISSEL

on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tru  
wbcef@brockandscott.com, matthew.fissel@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 13  
CYNTHIA E. CULBREATH, :  
Debtor : Bky. No. 22-11416 ELF

**ORDER**

**AND NOW**, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. # 48 ) filed by **Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust** (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS** as provided in the plan.
4. If:
  - (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5); and
  - (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears,

**THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender’s claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.

**Date: February 14, 2023**



**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**